

## In The Specification

On page 15, line 6, please replace "input" with -- inputs --.

Clean copy of page 6, lines 6-7 follows:

- 4) The user inputs an order ID of the transaction that needs to be stopped or refunded.

On page 17, line 6, please replace "Initiated" with -- initiated --.

Clean copy of page 17, lines 19-21 follows:

In the case of seller initiated refunds, the merchant can process a seller refund and subsequent ACH credit to the buyer through a message unit interface to the decision engine.

On page 18, line 24, after "processing" please add -- . --.

Clean copy of page 18, line 24 follows:

Real-time processing.

On page 19, line 3, after "processing)" please add -- . --.

Clean copy of page 19, lines 1-3 follows:

It can be appreciated that the invention herein can be extended to comprise real-time debit of funds for electronic check transactions, otherwise known as guaranteed hold on funds (in lieu of ACH processing).

On page 19, line 9, please replace "good" with -- goods --.

Clean copy of page 19, lines 6-11 follows:

In the preferred embodiment, once the seller advises the partner that the product has been shipped and the partner has been notified that they have been funded for the transaction, the partner initiates payment to the seller via a seller disbursement file. It can be appreciated that if sellers deliver goods digitally, the process whereby the seller of digital goods advises the partner that the goods have been shipped occurs automatically.

On page 20, line 6, please replace ";" with -- . --.

Also, on page 20, line 8, please replace "settled" with -- settled. --.

Clean copy of page 20, lines 5-8 follows:

- Should the merchant be funded? Default is flag is set to yes, and is no under extreme circumstances.
- Number of days funding should be delayed after the day the transaction is settled.

On page 21, line 20, after "transaction" please add -- . --.

Clean copy of page 21, lines 15-20 follows:

The seller disbursement batch file, the seller disbursement acknowledgement file, and the ACH file are logged for future reference. If the proprietary ACH receives an ACH reject for any reason, the reject is returned to the invention claimed herein and can be passed to the merchant in the beginning of day (BOD) file. This allows for correction and possible resubmission of the transaction.

On page 24, line 7, after "transaction;" please add -- and --

On page 24, line 9, please replace "transaction; and" with -- transaction. --

On page 24, line 10, please delete:[

- ].

Clean copy of page 24, lines 4-10 follows:

The process to initiate transaction reversals or refunds is sometimes due to detected fraud. Two modes of evaluating a message for fraudulent activity, otherwise known as authenticating transactions, are:

- 5 second, or real time response in order to stop a fraudulent transaction; and
- update a 5 second response with output from an intraday fraud detection process, in order to stop a fraudulent transaction.